Company Tracking Number: VERONICA BOOTH

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: MRC33862 Long Term Care

Project Name/Number: MRC33862 Long Term Care /MRC33862 Long Term Care

Filing at a Glance

Company: Mutual of Omaha Insurance Company

Product Name: MRC33862 Long Term Care SERFF Tr Num: MUTM-125695680 State: ArkansasLH

TOI: LTC03I Individual Long Term Care SERFF Status: Closed State Tr Num: 39307

Sub-TOI: LTC03I.001 Qualified Co Tr Num: VERONICA BOOTH State Status: Withdrawn

Filing Type: Advertisement

Co Status:

Author: Veronica Booth

Disposition Date: 07/21/2008

Date Submitted: 06/13/2008

Disposition Status: Withdrawn

Implementation Date Requested: Implementation Date:

State Filing Description:

General Information

Project Name: MRC33862 Long Term Care

Project Number: MRC33862 Long Term Care

Requested Filing Mode:

Date Approved in Domicile:

Domicile Status Comments:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Market Type: Individual

Group Market Size:

Group Market Type:

Filing Status Changed: 07/21/2008

State Status Changed: 07/21/2008

Corresponding Filing Tracking Number:

Filing Description:

MRC33862 Long Term Care Pamphlet Ad

NAIC# 261-71412 FEIN# 47-0246511

Mutual of Omaha Insurance Company

Long Term Care Advertising

MRC33862

MRC33862-1 (Reply Card)

Company Tracking Number: VERONICA BOOTH

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: MRC33862 Long Term Care

Project Name/Number: MRC33862 Long Term Care /MRC33862 Long Term Care

Enclosed for review by your Department is a copy of the above-captioned advertising. The form is new and is not intended to replace any previously approved form. It will be used with appropriate approved forms in your state.

This advertisement is an Association Marketing piece and is individually solicited to its members. The association gives us a list of their members and we use he names from that list for leads in the solicitation of our insurance.

The Long Term Care product that will be offered to the Association's members is an individual product and not a group product.

Sincerely,

Carly Coppock

Product and Advertising Compliance Consultant

Regulatory Affairs

Phone: 402-351-2476

Fax: 402-351-5298

E-mail: advfilings@mutualofomaha.com

vb

Company and Contact

Filing Contact Information

Veronica Booth, Senior Policy Drafting & veronica.booth@mutualofomaha.com

Regulatory Assistant

Regulatory Affairs (402) 351-4737 [Phone]
Omaha, NE 68175 (402) 351-5298[FAX]

Filing Company Information

Mutual of Omaha Insurance Company CoCode: 71412 State of Domicile: Nebraska

Mutual of Omaha Plaza Group Code: 261 Company Type: Health Insurance

Omaha, NE 68175 Group Name: State ID Number:

SERFF Tracking Number: MUTM-125695680 State: Arkansas

Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 39307

Company Tracking Number: VERONICA BOOTH

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: MRC33862 Long Term Care

Project Name/Number: MRC33862 Long Term Care /MRC33862 Long Term Care

(402) 351-6420 ext. [Phone] FEIN Number: 47-0246511

Company Tracking Number: VERONICA BOOTH

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: MRC33862 Long Term Care

Project Name/Number: MRC33862 Long Term Care /MRC33862 Long Term Care

Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No

Fee Explanation: 25.00 per Form. One Form submitted

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Mutual of Omaha Insurance Company \$25.00 06/13/2008 20856401

Company Tracking Number: VERONICA BOOTH

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: MRC33862 Long Term Care

Project Name/Number: MRC33862 Long Term Care /MRC33862 Long Term Care

Correspondence Summary

Dispositions

StatusCreated ByCreated OnDate SubmittedWithdrawnHarris Shearer07/21/200807/21/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Pamphlet	Form	Veronica Booth	06/17/2008	06/17/2008
Cover Letter	Supporting Document	Veronica Booth	06/16/2008	06/16/2008

Company Tracking Number: VERONICA BOOTH

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: MRC33862 Long Term Care

Project Name/Number: MRC33862 Long Term Care /MRC33862 Long Term Care

Disposition

Disposition Date: 07/21/2008

Implementation Date: Status: Withdrawn

Comment: AS REQUESTED IN YOUR LETTER OF 6/16/08, THE FILING HAS BEEN WITHDRAWN FROM FURTHER

REVIEW.

Rate data does NOT apply to filing.

SERFF Tracking Number: MUTM-125695680 State: Arkansas

Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 39307

Pamphlet

Company Tracking Number: VERONICA BOOTH

Form

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: MRC33862 Long Term Care

Project Name/Number: MRC33862 Long Term Care /MRC33862 Long Term Care

Item TypeItem NameItem StatusPublic AccessSupporting DocumentCover LetterYesForm (revised)PamphletYes

Yes

Company Tracking Number: VERONICA BOOTH

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: MRC33862 Long Term Care

Project Name/Number: MRC33862 Long Term Care /MRC33862 Long Term Care

Amendment Letter

Amendment Date:

Submitted Date: 06/17/2008

Comments:

Amended to Correct form number name to MRC33862

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form	Form	Form	Action	Form	Previous	Replaced	Readability	Attachments
Number	Туре	Name		Action	Filing #	Form #	Score	
				Other				
MRC333862	2 Advertising	Pamphlet	Initial				0	MRC33862.p
								df

SERFF Tracking Number: MUTM-125695680 State: Arkansas

Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 39307

Company Tracking Number: VERONICA BOOTH

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: MRC33862 Long Term Care

Project Name/Number: MRC33862 Long Term Care /MRC33862 Long Term Care

Amendment Letter

Amendment Date:

Submitted Date: 06/16/2008

Comments:

Please withdraw the filing per attached letter.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Cover Letter

Comment:

AR Ltr Use.pdf

Company Tracking Number: VERONICA BOOTH

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: MRC33862 Long Term Care

Project Name/Number: MRC33862 Long Term Care /MRC33862 Long Term Care

Form Schedule

Lead Form Number: MRC33862

Review	Form	Form Type Form Name	Action	Action Specific	Readability	Attachment
Status	Number			Data		
	MRC3338	36 Advertising Pamphlet	Initial		0	MRC33862.p
	2					df



Long-Term Care Insurance underwritten by:

MUTUAL OF OMAHA INSURANCE COMPANY

Mutual of Omaha Plaza Omaha, NE 68175 mutualofomaha.com

This policy has exclusions, limitations and reductions. For costs and complete details of the coverage, call or write your insurance agent or the company. Policy forms LTC04I-TQ, LTC04I-NTQ, LTCO4I-AG-TQ, LTCO4I-AG-NTQ; In ID, LTCO4I-1PLTQ-BR-ID, LTCO4I-2PLTQ-BR-ID, LTCO4I-1PLNTQ-BR-ID, LTC04I-2PLNTQ-BR-ID, LTC04I-[AG]-1PLTQ-BR-ID, LTC04I-[AG]-2PLTQ-BR-ID, LTC04I-[AG]-1PLNTQ-BR-ID, LTCO4I-[AG]-2PLNTQ-BR-ID; In OK, LTCO4I-TQ-OK, LTC04I-NTQ-OK, LTC04I-AG-TQ-OK, LTC04I-AG-NTQ-OK; In OR, LTC04I-1PLTQ-BR-OR; LTC04I-2PLTQ-BR-OR, LTC04I-1PLNTQ-BR-OR, LTC04I-2PLNTQ-BR-OR, LTC04I-AG-1PLTQ-BR-OR, LTC04I-AG-2PLTQ-BR-OR, LTC04I-AG-1PLNTQ-BR-OR, LTC04I-AG-2PLNTQ-BR-OR In PA: LTCO4I-1PLTQ-BR-PA, LTCO4I-2PLTQ-BR-PA, LTCO4I-1PLNTQ-BR-PA, LTCO4I-2PLNTQ-BR-PA, LTC04I-AG-1PLTQ-BR-PA, LTC04I-AG-2PLTQ-BR-PA, LTC04I-AG-1PLNTQ-BR-PA, LTC04I-AG-2PLNTQ-BR-PA. In TX: LTCO4I-TQ-TX, LTCO4I-NTQ-TX, LTCO4I-AG-TQ-TX, LTCO4I-AG-NTQ-TX. or state equivalent.

A LONG-TERM CARE INSURANCE POLICY GIVES YOU CHOICES.

- The choice to receive quality care in your home
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- The choice to spend your life savings on things like travel, grandchildren or building your business for your heirs

ASSOCIATION DISCOUNTS FOR

- National Association of Farm Service Agency County Office Employees (NASCOE)
- National Association of District Directors (NADD)
- Retired Association of USDA County Office Employees (RASCOE)

AVAILABLE ON PAYROLL DEDUCTION

The policy is available through payroll deduction. Best of all, the policy goes with you if you leave your employer for any reason. And the premium rates and coverage will not change due to leaving your employer or retirement.

INVEST IN YOURSELF AND FOR THE FUTURE

Let us show you how long-term care insurance fits into a plan to help secure your future.



1901 E. Meadowmere Springfield, MO 65804 Phone: 1-800-330-6223 Fax: (417) 831-3066



MUTUAL OF OMAHA INSURANCE COMPANY

What You Should Know About Long-Term Care Insurance



Long-Term Care Insurance underwritten by:

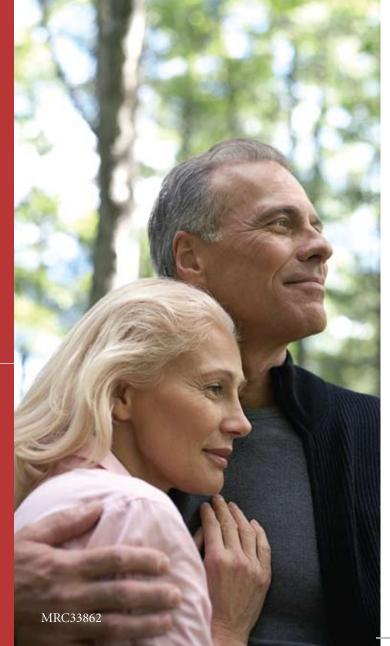
MUTUAL OF OMAHA INSURANCE COMPANY

Mutual of Omaha Plaza Omaha, NE 68175 mutualofomaha.com





This policy has exclusions, limitations and reductions. For costs and complete details of the coverage, call or write your insurance agent or the company. Policy forms LTC04I-TQ, LTC04I-NTQ, LTC04I-AG-TQ, LTC04I-AG-NTQ; In ID, LTC04I-1PLTQ-BR-ID, LTC04I-2PLTQ-BR-ID, LTC04I-1PLNTQ-BR-ID, LTC04I-2PLNTQ-BR-ID, LTC04I-[AG]-1PLTQ-BR-ID, LTC04I-[AG]-2PLTQ-BR-ID, LTC04I-[AG]-1PLNTQ-BR-ID, LTC04I-[AG]-2PLNTQ-BR-ID; In OK, LTC04I-TQ-OK, LTC04I-NTQ-OK, LTC04I-AG-TQ-OK, LTC04I-AG-NTQ-OK; In OR, LTC04I-1PLTQ-BR-OR; LTC04I-2PLTQ-BR-OR, LTC04I-1PLNTQ-BR-OR, LTC04I-AG-1PLTQ-BR-OR, LTC04I-AG-2PLNTQ-BR-OR, LTC04I-AG-1PLNTQ-BR-OR, LTC04I-AG-2PLNTQ-BR-OR, CR or state equivalent.



MRC33862.indd 1 5/27/08 8:36:14 AM



LONG-TERM CARE INSURANCE IS ESSENTIAL

Did you know a long-term care insurance policy may be one of the most important purchases you'll ever make? It can allow you to stay at home where you belong. It can give you peace of mind knowing you won't become a burden to family or friends. And it can help you keep a lifetime of savings intact for the things you really want to do. All these are reasons a long-term care insurance policy is essential in today's world.

COMMON MISCONCEPTIONS

While many people believe a long-term care insurance policy is important, misconceptions about this essential insurance protection still exist:

I won't need it because I'm never going to a nursing home.

Many people think having a long-term care insurance policy means they'll end up in a nursing home. Nothing could be further from the truth.

Today, most long-term care insurance policies also cover services you receive at home. These services include help with simple things like shopping and meal preparation, in addition to personal services like bathing, dressing and help moving about the house. Long-term care services also are available in the community – in places like assisted living facilities, residental care facilities and adult day care centers. A long-term care insurance policy allows you to receive the services you need in the setting you prefer.

I won't need it because I'm healthy.

Even though you plan to remain healthy, active and independent, there's a good chance, at some point, you'll need help. A long-term care insurance policy allows you to get the help you need to retain your independence.

My family will take care of me.

You may not realize the burden being a caregiver can place on a spouse/domestic partner,* children, friends or neighbors, not to mention the strain it can place on these important relationships. If you're counting on your family or friends to provide the assistance you may need, you should first ask yourself if you would be comfortable having them help you with personal tasks like bathing, dressing or using the bathroom. Then, consider whether these people are

able to devote the time it takes to care for you in addition to their normal family and work obligations. A long-term care insurance policy allows you to receive the quality care you need while preserving the family relationships you enjoy.

*Does not apply in ID or OK.

I'll pay for long-term care services myself.

This certainly is an option. However, long-term care services are expensive. If you use your own money to pay the cost of long-term care services you may risk depleting a lifetime of savings. A long-term care insurance policy can help you preserve your savings while receiving the services you need.

Medicare will cover my long-term care needs.

It's true. Medicare will cover long-term care services, but only in full for twenty days in a nursing home and only if you need skilled care. Most people who need nursing home care today do not need skilled care. Instead, they need custodial care. This type of care is not covered under Medicare; however, it generally is covered under a long-term care insurance policy.

I'll wait until I'm older.

The sooner you begin planning for your long-term care needs, the better. The cost of premiums increase with age. That means at age 45, you may pay about half of what a 60-year-old would pay for this coverage.

BEGIN PLANNING FOR YOUR LONG-TERM CARE NEEDS TODAY.

Your Mutual of Omaha licensed insurance agent can help you evaluate your situation and tailor a long-term care insurance policy that meets your needs.

Yes,

I would like more information about a long-term care insurance policy from Mutual of Omaha Insurance Company.

Please fill out the form below and return it in the enclosed self-addressed stamped envelope or fax it to JM Marketing at 417-831-3066.

Your Information

Your Name	
Address	
City	
State	
Phone (home)	
(work)	
E-mail (home	
(work)	
Your date of birth	

Spouse's information, if applicable

Spouse's Name	
Spouse's Date of Birth	

By returning this form, you are requesting to have a licensed insurance agent contact you by telephone to provide additional information. This is used as a source of leads in the solicitation of insurance. An insurance agent will contact you.

MRC33862-1

MRC33862.indd 2 5/27/08 8:36:14 AM

Company Tracking Number: VERONICA BOOTH

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: MRC33862 Long Term Care

Project Name/Number: MRC33862 Long Term Care /MRC33862 Long Term Care

Rate Information

Rate data does NOT apply to filing.

Company Tracking Number: VERONICA BOOTH

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: MRC33862 Long Term Care

Project Name/Number: MRC33862 Long Term Care /MRC33862 Long Term Care

Supporting Document Schedules

Review Status:

Satisfied -Name: Cover Letter 06/16/2008

Comments:
Attachment:
AR Ltr Use.pdf

Mutual of Omaha Insurance Company Mutual of Omaha Plaza Omaha, NE 68175 402 342 7600



June12, 2008

Arkansas Department of Insurance Attn: Compliance - Life & Health 1200 West Third Street Little Rock, AR 72201-1904

NAIC# 261-71412 FEIN# 47-0246511 Mutual of Omaha Insurance Company Long Term Care Advertising MRC33862 MRC33862-1 (Reply Card)

Thank you for your review of the above-captioned forms previously submitted to your Department on June 16, 2008.

Please be advised that this Company is withdrawing the above-captioned filing from further review.

Please feel free to contact me if you have any questions.

Sincerely,

Carly Coppock

Product and Advertising Compliance Consultant

Regulatory Affairs

Phone: 402-351-2476 Fax: 402-351-5298

E-mail: advfilings@mutualofomaha.com

vb

Company Tracking Number: VERONICA BOOTH

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: MRC33862 Long Term Care

Project Name/Number: MRC33862 Long Term Care /MRC33862 Long Term Care

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:

Schedule

Document Name

Replaced Date

Attach

Document

No original date

Form

Pamphlet

06/13/2008

MRC33862.pdf



Long-Term Care Insurance underwritten by:

MUTUAL OF OMAHA INSURANCE COMPANY

Mutual of Omaha Plaza Omaha, NE 68175 mutualofomaha.com

This policy has exclusions, limitations and reductions. For costs and complete details of the coverage, call or write your insurance agent or the company. Policy forms LTC04I-TQ, LTC04I-NTQ, LTCO4I-AG-TQ, LTCO4I-AG-NTQ; In ID, LTCO4I-1PLTQ-BR-ID, LTCO4I-2PLTQ-BR-ID, LTCO4I-1PLNTQ-BR-ID, LTC04I-2PLNTQ-BR-ID, LTC04I-[AG]-1PLTQ-BR-ID, LTC04I-[AG]-2PLTQ-BR-ID, LTC04I-[AG]-1PLNTQ-BR-ID, LTCO4I-[AG]-2PLNTQ-BR-ID; In OK, LTCO4I-TQ-OK, LTC04I-NTQ-OK, LTC04I-AG-TQ-OK, LTC04I-AG-NTQ-OK; In OR, LTC04I-1PLTQ-BR-OR; LTC04I-2PLTQ-BR-OR, LTC04I-1PLNTQ-BR-OR, LTC04I-2PLNTQ-BR-OR, LTC04I-AG-1PLTQ-BR-OR, LTC04I-AG-2PLTQ-BR-OR, LTC04I-AG-1PLNTQ-BR-OR, LTC04I-AG-2PLNTQ-BR-OR In PA: LTCO4I-1PLTQ-BR-PA, LTCO4I-2PLTQ-BR-PA, LTCO4I-1PLNTQ-BR-PA, LTCO4I-2PLNTQ-BR-PA, LTC04I-AG-1PLTQ-BR-PA, LTC04I-AG-2PLTQ-BR-PA, LTC04I-AG-1PLNTQ-BR-PA, LTC04I-AG-2PLNTQ-BR-PA. In TX: LTCO4I-TQ-TX, LTCO4I-NTQ-TX, LTCO4I-AG-TQ-TX, LTCO4I-AG-NTQ-TX. or state equivalent.

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- Retired Association of USDA County Office Employees (RASCOE)

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1901 E. Meadowmere Springfield, MO 65804 Phone: 1-800-330-6223 Fax: (417) 831-3066



MUTUAL OF OMAHA INSURANCE COMPANY

What You Should Know About Long-Term Care Insurance



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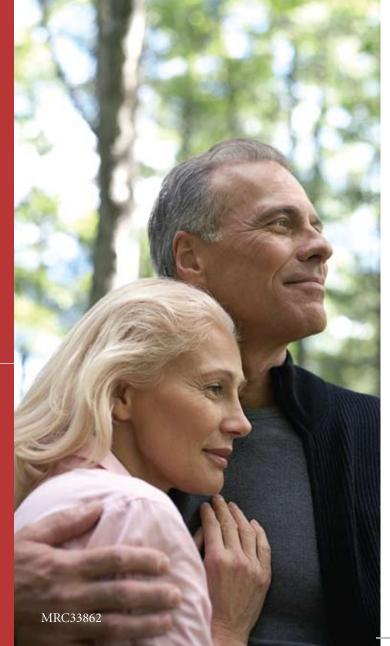
MUTUAL OF OMAHA INSURANCE COMPANY

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MRC33862.indd 1 5/27/08 8:36:14 AM



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Your Information

Your Name	
Address	
City	
State	
Phone (home)	
(work)	
E-mail (home	
(work)	
Your date of birth	

Spouse's information, if applicable

Spouse's Name	
Spouse's Date of Birth	

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MRC33862-1

MRC33862.indd 2 5/27/08 8:36:14 AM